# Helping you save for your retirement



CL Life offers fixed annuity products that will help your retirement assets grow while reducing risk in your portfolio.

- Annuities are designed to grow in value over a period of years in a tax-favorable way.
- Annuities allow you to name your beneficiaries which helps to avoid probate.
- Most importantly, annuities can be used to generate an income stream for your retirement.

Conservative by nature Creative by design Delivering on our promises







Contact us to discover all the ways we can help you create flexible retirement solutions

> info@CLLife.com CLLife.com +1 (800) 520-6162



Financial Strength and Stability

# Stable Retirement Growth and Income Planning

CL Life offers stable growth and income planning options that help you achieve your financial goals in retirement.

You can trust us to meet our financial obligations in any economic climate, as we prioritize personal and professional integrity, ethics, honesty, and fair dealing.

### FINANCIAL STABILITY AND STRENGTH RATINGS

CL Life's financial strength ratings are based on a thorough analysis of our financial statements, business model, management team, and other relevant economic factors.



CL Life: Risk-Based Capital ratio 400%+



# **Our Conservative Approach**

CL Life's investment strategy takes a disciplined approach with our asset portfolio to provide financial security for your retirement.

# Image: 10%35%45%10%45%10%5%10%6Cash and EquivalentsMortgagesInvestment Grade CreditOther Credit/Preferred/Common Equity

# Crestline Management: Capital Solutions for Growth

CL Life, headquartered in Fort Worth, Texas, is an affiliate of Crestline Management. Crestline Investors, Inc. is an asset manager founded in 1997 that manages over \$16 billion of assets under management, including almost \$1 billion for well-known insurance providers. Crestline offers customized capital solutions that have generated consistent returns across multiple economic cycles.



## TARGETED INVESTMENT PORTFOLIO